



**Office of the Attorney General
Paul G. Summers**

**Department of Commerce and Insurance
Commissioner Paula Flowers**

CONSUMER ALERT

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**STATE ATTORNEY GENERAL WARNS OF LATEST E-MAIL SCAM TO STEAL
PRIVATE INFORMATION**

Attorney General Paul G. Summers is warning Tennesseans about one of the latest e-mail scams in high tech crime. The illegal practice known as “phishing,” also called “carding,” is a high-tech scam that uses spam to deceive consumers into disclosing their credit card numbers, bank account information, Social Security numbers, passwords, and other sensitive information.

The warning comes in response to recent e-mails falsely using the name “Department of Homeland Security” to obtain personal information to commit identity theft. The e-mail message claims the recipient is suspected of violating the Patriot Act, which causes the banks to suspend his/her personal accounts. The consumer is then asked to click on a false link to the Federal Deposit Insurance Corporation to “verify” customer bank account numbers.

“Once the consumer gives his or her confidential information such as a bank account number,” Attorney General Summers said, “the con artists can set up fake bank accounts, credit cards and make vast and expensive purchases before the consumer is even aware of what has happened.”

Thieves rely on those who respond to e-mails, which appear to be from legitimate companies or organizations. The “phishing” e-mail usually instructs the victim to click on an Internet link which

appears to be the actual website address of a company or agency. If the consumer clicks on the false link, they are immediately directed to a counterfeit site. This type of scam is increasing in frequency and consumers should be aware of precautions to take in keeping their personal information private.

First, never give personal information to a business or agency without checking with that agency regarding the e-mail. Most often, a business or government agency will contact you by phone or mail if they need personal information, especially if they ask for your social security and bank account numbers. It is a good practice to call the business or agency and ask why they requested the personal information. In general, agencies rarely investigate by e-mail people suspected of crimes. If the e-mail does not contain a phone number, it may be a scam.

Second, review your billing records. Keep in mind that identities are stolen without most consumers' knowledge and checking your records for accuracy is essential. If you do not recognize a charge, contact your creditor and question the charge.

Third, be cautious when using the Internet. In today's high technology world, consumers are bombarded with "spam" (unsolicited e-mails) at a rapid pace. The impulse to respond should always be weighed against the need to protect your privacy. Read everything carefully before responding. If you cannot get in touch with the company by phone, you should not respond. If it is a creditor or a representative of a government office, the agency will more than likely contact you by other means.

If you have received a questionable e-mail you believe fraudulently asks for your personal information, please contact the Division of Consumer Affairs at (615) 741-4737 or (800) 342-8385.

If you suspect that your private information is being used without your permission, notify your bank or credit card issuer immediately. Also, notify the local police and request to file a theft report. Finally, notify the three major credit reporting agencies (Equifax, Experian and Trans Union) and place a fraud alert on your name and Social Security Number. Sometimes an identity thief can strike even when you are being very careful. One of the best ways to catch identity theft is by ordering a copy of your credit report and checking it yearly.

Equifax:

1-800-525-6285 (report fraud)

1-800-685-1111 (to order credit report)

Experian:

1-888-EXPERIAN (to report fraud or order credit report)

Trans Union:

1-800-680-7289 (to report fraud)

1-800-916-8800 (to order credit report)